

EXHIBIT F

Summary Plan Description



**Bert Bell/Pete Rozelle
NFL Player Retirement Plan**

retirement

Bert Bell/Pete Rozelle NFL Player Retirement Plan

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August 2010.

Dear NFL Player:

This booklet summarizes the Bert Bell/Pete Rozelle NFL Player Retirement Plan ("Retirement Plan"). The Retirement Plan provides eligible National Football League ("NFL") Players with pension and disability benefits, and offers survivor protection for their wives and family. The Retirement Plan was created, and is maintained and funded, in accordance with collective bargaining agreements between the National Football League Players Association ("NFLPA") and the National Football League Management Council ("NFL Management Council").

This booklet describes the main features of the Retirement Plan as of August 2010, including how to qualify for benefits, how benefits are calculated, and how benefits are paid. Certain important terms are defined in the Appendix and are italicized throughout this booklet.

Please read this booklet carefully and show it to your family. It is important that they be aware of your pension and disability benefits and the Retirement Plan's survivor protection features. Please keep this booklet in your permanent records.

This booklet summarizes the Retirement Plan in everyday language. It is not a substitute for the official Retirement Plan document and, in the event of a conflict, the official Retirement Plan document will be followed. If you would like to review the official Retirement Plan document, please contact the Plan Office at the above address. You may also view the Plan document at www.mygoalline.com. The staff will answer any questions you may have about your eligibility or your benefits.

Sincerely,

The Retirement Board

Retirement Plan

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Retirement Plan

How Do You, as a Player, Become a Retirement Plan Participant?

You automatically participate in the Bert Bell/Pete Rozelle NFL Player Retirement Plan ("Retirement Plan") if you satisfy the Retirement Plan's definition of *Player*.

In general, you are a *Player* if you are or were under contract to play football in the NFL (or AFL) and you are or were:

- On a club's Active, Inactive, Reserve/Physically Unable to Perform, or Reserve/NFI-EL (Nonfootball Injury-Europe League) List, or
- Injured in the course of your NFL employment and paid under your contract for all or part of the season in which you were injured.

The definition of *Player* in the Appendix also has special rules that allow some other former NFL *Players* to participate.

Who Is a Vested Player?

A *Vested Player* is a *Player* who is eligible to receive retirement benefits. You become a *Vested Player* either by earning enough *Credited Seasons* or by satisfying special rules.

You are a *Vested Player* based on Credited Seasons if:

- you earn three or more *Credited Seasons*, including at least one *Credited Season* after the 1992 season;
- you earn four or more *Credited Seasons*, including at least one *Credited Season* after the 1973 season; or
- you earn five or more *Credited Seasons*.

If you become vested based on *Credited Seasons*, you are eligible to receive retirement and disability benefits (if you satisfy the other requirements for those benefits), and your survivors may qualify for the widow's and surviving children's benefit upon your death.

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Regardless of the number of *Credited Seasons* you have, you also become vested if you qualify for total and permanent disability benefits. If those benefits are terminated, you are still eligible to receive disability benefits, and your survivors may qualify for the widow's and surviving children's benefit upon your death.

You are a *Vested Player* based on special rules if:

- you were an *Employee* after March 31, 1976 and you have at least 10 *Years of Service*;
- you were an *Employee* after the 1988 *Plan Year* and have at least four *Years of Service*, at least one of which occurred after the 1988 *Plan Year* and was a *Year of Service* in which you did not earn a *Credited Season*;
- you were an *Employee* after the 1992 *Plan Year* and have at least three *Years of Service*, at least one of which occurred after the 1992 *Plan Year* and was a *Year of Service* in which you did not earn a *Credited Season*; or
- you earned four *Credited Seasons*, none of which was after the 1973 season, and you were alive on June 1, 1998.

If you become vested based on these special rules, you are eligible to receive retirement benefits based on your *Credited Seasons*, and your surviving spouse may be eligible for the spouse's pre-retirement death benefit. You are not eligible to receive disability benefits (even if you otherwise satisfy the requirements for those benefits), and your survivors are not eligible for the widow's and surviving children's benefit.

You are an *Employee* if you work for an NFL club (or an affiliate of an NFL club), whether as an *Active Player* or otherwise (for example, as a coach) as long as your employment other than as an *Active Player* immediately precedes or immediately follows, without interruption, your employment as an *Active Player*.

You can learn more about these special rules by looking at the full definitions of *Vested Player*, *Employee*, *Year of Service*, and *Hour of Service* in the Appendix.

How Does Your Time as a Player or an Employee of a Club Count?

Your time is counted in *Credited Seasons* and *Years of Service*.

Credited Seasons

As a *Player*, you earn a *Credited Season* in a *Plan Year* in which any of the following occurs:

- You are employed as an *Active Player* (including an *Injured Player* who otherwise satisfies the definition of *Active Player*) on the date of three or more regular-season or post-season NFL games (except the Pro Bowl), not including game dates when you were on the Future List;
- After April 1, 1970, you incur an injury in the course and scope of your employment for a club, and pursuant to an injury grievance settlement or an injury settlement waiver for that injury, you are paid by an NFL club the equivalent of your salary for three or more regular season or post-season NFL games (except the Pro Bowl), or for a number of such games which, when added to otherwise credited games, totals three or more;
- You die or incur a disability that subsequently qualifies for line-of-duty disability benefits, Active Football total and permanent disability benefits, or Active Nonfootball total and permanent disability benefits, provided you have reported to at least one official pre-season training camp or official practice session during such *Plan Year*;
- You are absent from employment in the NFL while in the Armed Forces of the United States, and you return as an *Active Player* by the later of 90 days after first becoming eligible for discharge from military service (or a longer period prescribed by law) or the opening of the official pre-season training camp;
- You served in the Armed Forces of the United States during periods specified in the definition of *Credited Season* in the Appendix (generally relating to World War II, the Korean War, and the Vietnam conflict) and, in the year before you entered the Armed Forces, you either played NFL football or signed a contract or similar document with the intent of playing NFL football, and you were alive on certain dates specified in the definition

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of *Credited Season*. *Credited Seasons* under this rule are granted only if and to the extent necessary for you to become a *Vested Player*, or

- You were on the practice squad for at least eight games (in a single *Plan Year*), provided you are otherwise vested and you otherwise earn a *Credited Season* for the 2001 season or later. You can earn only one *Credited Season* under this special rule during your career.

Plan Year

The *Plan Year* begins on April 1 and ends the following March 31. A *Plan Year* is identified by the calendar year in which it begins. For example, the 2010 *Plan Year* started on April 1, 2010, and ends on March 31, 2011. You cannot earn more than one *Credited Season* during a *Plan Year*. You can learn more about these rules by looking at the full definitions of *Credited Season* and *Active Player* in the Appendix.

Years of Service

You earn a *Year of Service* if you are an *Employee* during a *Plan Year* and you complete at least 1,000 *Hours of Service* or earn a *Credited Season* during that *Plan Year*. A *Year of Service* includes time as a *Player* and as an *Employee* other than as a *Player*. However, for your *Years of Service* to count, your employment with a club or an affiliate of a club other than as a *Player* must immediately precede (for example, on a practice squad) or follow (for example, as a coach) your service as an *Active Player*. A year in which you do not earn a *Credited Season*, but do earn a *Year of Service* counts towards earning a vested right to a retirement benefit.

Example

If you were employed in 2008 as a *Player* for two *Credited Seasons* and immediately thereafter were hired by a club as a coach or front-office *Employee*, and you remained so employed for another year, you would have a vested right to a pension under the Retirement Plan based on three *Years of Service* even though you had only two *Credited Seasons*. The amount of your pension would be based on your two *Credited Seasons*.

You can learn more about whether you have earned a *Year of Service* by looking at the full definitions of *Year of Service* and *Hour of Service* in the Appendix.

Can You Lose Your Credited Seasons or Your Years of Service?

No.

What Are Your Retirement Benefits?

The amount of your monthly retirement benefit is based on:

- The sum of benefit credits you have earned for your *Credited Seasons*,
- How old you are when you begin receiving your retirement benefits, and
- The form in which you choose to receive your retirement benefits.

What Are Your Benefit Credits?

If you are a *Vested Player*, your normal retirement pension (that is, the pension payable beginning with the first of the month after your 55th birthday) is a monthly amount equal to the sum of your benefit credits.

You earn a benefit credit for each of your *Credited Seasons* according to the following table:

<i>Credited Season</i>	<i>Benefit Credit</i>
Before 1982	\$250
1982 through 1992	\$255
1993 through 1994	\$265
1995 through 1996	\$315
1997	\$365
1998 through the Plan Year that begins prior to the expiration of the final league year (as defined in the Collective Bargaining Agreement)	\$470

The above table applies to retirement benefits commencing on and after June 1, 2006. Benefits for prior periods are based on prior versions of the Retirement Plan. The benefits that you accrue, if any, after the final league year depend on future collective bargaining agreements. As of the date of this Summary Plan Description, the final league year is scheduled to end prior to March 31, 2011. At this time *Players* may earn a *Credited Season* for the 2010 Plan Year, but *Credited Seasons* will not be earned for the 2011 or later Plan Years unless provided in future collective bargaining agreements.

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When Are You Eligible for a Pension?

Once you elect to begin receiving retirement benefits, you will no longer be eligible for disability benefits, and your survivors will no longer be eligible for the widow's and surviving children's benefit or the spouse's pre-retirement death benefit. Because your monthly pension benefit is actuarially increased, if you elect a deferred retirement benefit, so that the total expected value of pension benefits on your lifetime does not change, you may wish to preserve your right to disability benefits by deferring when your monthly pension begins.

You may elect to receive benefits as of:

- **Normal Retirement.** If you are a *Vested Player*, you are eligible to begin receiving a normal retirement benefit at your normal retirement date. Your normal retirement date is the first day of the month beginning after your 55th birthday or on your 55th birthday if it falls on the first day of the month.
- **Early Retirement.** If you are a *Vested Player* with a *Credited Season* prior to the 1993 *Plan Year*, you may elect an early retirement benefit to begin as of the first day of any month on or after your 45th birthday and before your normal retirement date. Generally, you may not elect to receive an early retirement benefit while you are working for a club (for example, as a coach). If you elect to receive an early retirement benefit, the amount of your monthly benefit will be actuarially reduced.
- **Deferred Retirement.** If you are a *Vested Player*, you may elect to begin receiving retirement benefits as of the first day of any month after you reach age 55. Your benefits must begin no later than your 65th birthday if you did not have a *Credited Season* between 1989 and 1992, inclusive. Your benefits must begin no later than April 1 of the calendar year following the calendar year in which you attain age 70½ if you had a *Credited Season* between 1989 and 1992, inclusive. If your benefits begin after your normal retirement date, the amount of your benefits will be actuarially increased.

Payment of your retirement benefits will not begin until you have filled out and submitted your application to the Plan Office, unless payment is required by federal law. Once you elect to receive your retirement benefit and your initial payment is sent to you, your election may not be revoked or otherwise altered.

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Example

You earn *Credited Seasons* for the nine years 1992 through 2000. Your benefit credits add up to \$3,190 (\$255 + \$265 + \$265 + \$315 + \$315 + \$365 + \$470 + \$470 + \$470). When you reach age 55, you will be eligible for a benefit of \$3,190 per month payable for as long as you live. Generally, if payment begins before or after your normal retirement date, this amount will be actuarially adjusted. If you elect an early retirement pension when you reach age 45 (this option is not available if you do not have a *Credited Season* prior to the 1993 Plan Year), your monthly benefit will be \$1,442. If you elect a deferred retirement pension and begin payments when you reach age 65, your monthly benefit will be \$8,355. Benefits are also payable in other forms, as explained in the following section.

How Is Your Retirement Benefit Paid?

Your retirement benefits will be paid in the form of a Life-Only Pension if you are single and a Qualified Joint and Survivor Annuity if you are married, unless you choose an optional form of payment. After you notify the Plan Office that you wish to retire, you will be sent a written summary of the optional forms of payment available to you and an estimate of your monthly payments under each option. You will receive this written summary no more than 180 days before the date as of which your benefits begin. You may elect an optional form of payment by submitting the appropriate forms to the Plan Office at any time during your election period. Your election period starts on the date you receive your written summary and must last at least 30 days, although you may elect a shorter election period. If you are married, you generally may elect an optional form only if your wife consents in writing and her consent is witnessed by a notary public. Spousal consent is not required if you elect a Qualified Joint and Survivor Annuity, a Qualified Optional Joint and Survivor Annuity, or a Life and 100% Contingent Annuitant Pension with your spouse designated as the contingent annuitant.

Generally, you will not receive annuity payments earlier than the first day of the month on or after the Plan Office receives your completed benefit election form.

Described below are various optional forms that may be available to you.

- **Life-Only Pension.** You will receive equal monthly payments for your lifetime only. After you die, no additional benefits will be

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paid, even if you have a surviving wife or children at that time. If you are not married when your retirement benefits begin, your benefits will be paid in this form unless you elect otherwise.

- **Qualified Joint and Survivor Annuity.** If you are married on the date as of which your retirement benefits begin, your benefits will be paid to you in the form of a Qualified Joint and Survivor Annuity unless you elect one of the optional forms of payment discussed below (and your wife gives her written consent, as discussed above). You will receive a reduced monthly benefit during your lifetime and, if you die before your wife dies, your surviving wife will receive 50% of the benefit you were receiving. If your wife dies before you die, your monthly benefit will be increased for the remainder of your life beginning in the month following her death to the amount it would have been if you had elected a Life-Only Pension (except that no increase will be paid for any month that begins more than 42 months before the date that you notify the Plan Office of her death), and no benefits will be paid after your death. Your surviving wife is your wife on the date as of which your pension benefits began, even if you are later divorced and remarried (unless otherwise provided in a Qualified Domestic Relations Order). The amount of the reduction is based on the life expectancy of you and your wife.

Example

You have benefit credits totaling \$3,190 and a wife five years younger. You elect to have your retirement benefits begin on your 55th birthday in the form of a Qualified Joint and Survivor Annuity. You will receive \$2,836 a month during your lifetime. If you die before your wife dies, after your death, your wife (at the time your pension began) will receive 50% of your monthly benefit (\$1,418) each month for as long as she lives. If your wife dies before you die, you must notify the Plan Office of her death. Your benefit then will be increased beginning as of the month following her death to \$3,190 per month during the remainder of your lifetime, and no benefits will be paid after your death.

- **Qualified Optional Joint and Survivor Annuity.** This form of benefit is similar to the Qualified Joint and Survivor Annuity, except you will receive a reduced monthly benefit and your surviving spouse will receive 75%, rather than 50%, of the benefit you were receiving.

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- **Life-Only Pension with Social Security Adjustment.** If you have a *Credited Season* before the 1993 *Plan Year*, you may receive your benefit in this form. This option takes into account an estimate of the amount you are expected to receive from Social Security at age 62. Initially, you will receive larger monthly payments until age 62. Then, your payments from the Retirement Plan will be reduced; despite this reduction, your pension will not be less than \$50 after age 62. As a result, the amounts estimated that you will receive as Social Security payments, plus the reduced payments from the Retirement Plan, will be approximately equal to the benefit you were receiving before your Social Security payments begin if you elected Social Security payments at age 62.

Example

You have benefit credits totalling \$3,190 and elect to have your retirement benefits begin on your 55th birthday in the form of a Life-Only Pension with Social Security Adjustment. (This option is not available if you do not have a *Credited Season* prior to the 1993 *Plan Year*.) Assume that your estimated Social Security benefit at age 62 is \$1,865 each month. You will receive \$4,170 each month until age 62. Thereafter, you will receive \$2,035 each month for your lifetime. After your death, no additional benefits will be paid even if you had a surviving wife or children at that time.

- **Life and Contingent Annuitant Pension.** This form of benefit is similar to the Qualified Joint and Survivor Annuity form, except that the contingent annuitant does not need to be your wife. It pays a reduced monthly benefit during your lifetime. The amount of the reduction is based on the life expectancy of you and your beneficiary, as well as the percentage of your benefit that the beneficiary will receive. If your beneficiary is your wife, and your wife dies before you die, your monthly benefit will be increased for the remainder of your life beginning in the month following her death to the amount it would have been if you had elected a Life-Only Pension, except that no increase will be paid for any month that begins more than 42 months before the date that you notify the Plan Office of her death. If your beneficiary is not your wife and your beneficiary dies before you die, your monthly benefit for the remainder of your life will remain the same as it was prior to your beneficiary's death.

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If the beneficiary you choose survives you, the percentage of your benefit you select will be paid to your beneficiary monthly until your beneficiary dies. You may select from among the following percentages for your beneficiary's payments: 25%, 50%, 75%, and 100%. Your monthly benefit will be adjusted based on the percentage elected. Your beneficiary must be either your wife, parent, child, brother, sister or other person who is your *Dependent*. If your beneficiary is someone other than your wife, IRS rules may limit the percentage payable to your beneficiary. Also, you must obtain your wife's consent (as described above) if you are married and you wish to select a beneficiary other than your wife.

Example

You have benefit credits totaling \$3,190 and a sister 10 years younger. You elect to have your retirement benefits begin on your 55th birthday in the form of a Life and Contingent Annuity Pension, and you elect to have 75% of your monthly benefit paid to your sister if you die first. You will receive \$2,651 a month during your lifetime. After your death, your sister will receive 75% (\$1,988) each month for as long as she lives.

- **Life and 10-Year Certain Pension.** You will receive monthly benefits for life, with 10 years of payments guaranteed. If you die within the first ten years, your beneficiary will continue to receive your monthly payments for the remainder of this guaranteed 10-year period. Your monthly pension will be reduced to provide for the 10-year guarantee. The amount of the reduction depends on your life expectancy when payments begin.

Example

You have benefit credits totaling \$3,190 and elect a normal retirement pension (beginning at age 55) in the form of a Life and 10-Year Certain Pension. You will receive a retirement benefit of \$3,031 each month for your life. If you die after your 65th birthday (10 years after your payments begin), no additional monthly payments will be made. However, if you die within the 10-year period after your benefits began, additional monthly payments of \$3,031 each will be paid to your beneficiary until the 10-year period ends.

May You Receive an Early Payment Benefit Before You Retire?

If you are a *Vested Player*, have a *Credited Season* prior to the 1993

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Plan Year, and you left *League* football on or after March 1, 1977, you may request an early payment benefit that is the actuarial equivalent of 25% of your total benefit credits at the time the early payment benefit distribution is paid to you. You may choose to receive your early payment benefit as a lump sum, a Life-Only Pension, a Qualified Joint and Survivor Annuity, or a Qualified Optional Joint and Survivor Annuity. (See discussion of forms of payment above.) If you are married, your wife must approve the payment to you of this benefit, unless you elect to have it distributed in the form of a Qualified Joint and Survivor Annuity or a Qualified Optional Joint and Survivor Annuity. The approval must be in writing and notarized.

By electing this "early payment benefit" you will reduce by up to 25% the amount of any retirement, disability, or death benefits that later may be payable to you or your beneficiaries. **You should carefully consider this reduction before electing an early payment benefit.**

Do Retirement Benefits Increase If Your Wife Dies or If You Get Divorced?

Retirement benefits may increase, but only if you are receiving your retirement benefits in the form of a qualified joint and survivor annuity, a qualified optional joint and survivor annuity, or a life and contingent annuitant pension with your wife as the contingent annuitant.

If your wife dies before you die and you elected one of these forms of retirement benefits, your monthly benefit will increase to the amount that you would have received if you had elected a life only pension. The increase generally will be paid beginning as of the first day of the month following your wife's death. You should not delay in notifying the Plan Office of your wife's death, because in no event will the increase be paid retroactively for more than 42 months.

If you get divorced and you elected one of these forms of retirement benefits, your monthly benefit will increase as described in the prior paragraph if your ex-wife has waived and relinquished her rights to receive benefits upon your death. Your ex-wife may make such a waiver in a divorce document. Alternatively, the Plan Office can provide you with a waiver form that you and she can complete. The increase generally will be paid beginning as of the first day of the month following the date of the waiver, subject to the 42 month limit described above.

Are You Eligible for Disability Benefits?

The Retirement Plan provides two kinds of disability benefits - total and permanent disability benefits and line-of-duty disability benefits. To begin receiving a disability benefit, you must submit an application for disability benefits to the Plan Office. Applications are available from the Plan Office (800-638-3186) and online at www.mygoalline.com. The Plan Office has personnel who will assist you in applying for disability benefits.

Total and Permanent Disability Benefits Application

Applications for total and permanent disability benefits are subject to the following general rules.

- If your application is approved, total and permanent disability benefits will generally be paid retroactive to the first day of the month that is two months prior to the date your completed application is received by the Plan Office. However, if your application was delayed due to mental incapacity, benefits may be paid retroactively up to 36 months before your application was received.
- You are not eligible for disability benefits for any past or future period if you first file a claim for such benefits after the date that you begin to receive a monthly retirement benefit.
- If your application for total and permanent disability benefits has been denied and is not subject to further administrative review, you will be conclusively presumed not to be totally and permanently disabled for 12 months after the final denial. This rule may be waived if you become totally and permanently disabled because of a new injury or condition. This 12-month provision does not apply to applications that inform the Retirement Plan of a disability benefit awarded under the Supplemental Security Income or Social Security disability insurance programs.

Line-of-Duty Disability Benefits Application

Applications for line-of-duty disability benefits must be received by the Plan Office within a time period that depends on your number of *Credited Seasons*. If you have four or fewer *Credited Seasons*, the

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Plan Office must receive your application within four years after you cease to be an *Active Player*. If you have five or more *Credited Seasons*, you have a number of years equal to your number of *Credited Seasons* in which to submit your application after you cease to be an *Active Player*. For example, a player with ten *Credited Seasons* has ten years after he ceases to be an *Active Player* to submit his application. This application period may be extended for any period of time that the Disability Initial Claims Committee or the Retirement Board finds that you were physically or mentally incapacitated in a manner that substantially interfered with the filing of your claim.

If your application for line-of-duty disability benefits has been denied and is not subject to further administrative review, you will be conclusively presumed not to have a substantial disablement for 12 months following the date of such final denial. This rule may be waived if you can show that since the date of your original application, you have become substantially disabled because of a new injury or condition.

Total and Permanent Disability Benefits

If you are totally and permanently disabled, as defined below, you may be able to receive a total and permanent disability benefit if:

- You are an *Active Player* or a *Vested Inactive Player*; and
- You are not receiving retirement benefits; and
- You have at least one *Credited Season* after 1958; and
- You are not vested based solely on special rules as described on page 2.

You are totally and permanently disabled if the Disability Initial Claims Committee or the Retirement Board determines that you are substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit. You will not be considered to be able to engage in any occupation or employment for remuneration or profit merely because you are employed by the NFL or an NFL club, manage personal or family investments, are employed by or associated with a charitable organization, or are employed out of benevolence. You are not totally and permanently disabled under the Retirement Plan as a result of a disability suffered while in the military service of any country. In general, players who apply for total and permanent disability benefits are referred to a neutral physician

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and/or to an institution selected by the Retirement Board for a medical examination. You must submit to any required medical examination to be eligible for Total and Permanent disability benefits.

Effective April 2007, you also will be considered totally and permanently disabled if you otherwise meet the criteria for this benefit and have been awarded disability benefits under the Social Security disability insurance or Supplemental Security Income programs because you are unable to work, unless the Retirement Board determines that you are receiving such benefits fraudulently. To qualify, you must be receiving these benefits at the time of your application. You will be required to submit proof annually that you are still receiving disability benefits from the Social Security Administration.

For total and permanent disability benefits to be continued, you must submit to periodic physical examinations for the purpose of reexamining your condition. You may be required to have these physical examinations conducted by Plan neutral physicians selected by the Retirement Board. Generally, the reexaminations occur at five year intervals; however, the Retirement Board may require more frequent examinations, in which case you may be required to submit to examinations as frequently as once every six months. If the Disability Initial Claims Committee or the Retirement Board determines that you are no longer totally and permanently disabled, your total and permanent disability benefits will terminate.

To allow the Disability Initial Claims Committee and the Retirement Board to assess your continued eligibility for total and permanent benefits, the Plan Office must receive a complete copy of your federal income tax return, including all schedules and attachments, each year by November 1. If you have not filed your annual federal income tax return by the November 1 deadline, you must either (1) submit a signed statement that you do not intend to file such tax return, and state the total amount of your income from all sources for that year, or (2) submit an accounting of your total income from all sources for that year and submit your federal income tax return promptly after it is filed.

If you refuse to submit to a required physical examination or to submit an annual federal income tax return (or equivalent), your total and

permanent disability benefits will be suspended until such refusal is resolved to the satisfaction of the Retirement Board. If such refusal is not resolved to the satisfaction of the Retirement Board within one year after you were notified of the consequences of your refusal, your total and permanent disability benefits will be terminated. In that event, you must submit a new application to be eligible to receive any further total and permanent disability benefits. If you submit such an application within the one year following the termination, your total and permanent disability benefits may be reinstated and the category under which your benefit was classified will be the same. If you submit an application after that one year period, your application will be subject to the Retirement Plan's normal effective date and classification rules.

Appointment of Board-Certified Medical Advisory Physicians

Neutral, board-certified physicians serve as Medical Advisory Physicians. These doctors evaluate the medical aspects of certain disability applications. Three members of the Retirement Board may require the Medical Advisory Physician to make a final and binding determination if the Retirement Board is deadlocked with respect to a decision as to whether medically you are substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit. Any such designated physician will have full and absolute discretion, authority and power to decide such medical issues. In all other respects, including the interpretation of the Plan and the decision as to whether the claimant is entitled to benefits, the Retirement Board will retain its full and absolute discretion.

What Are Your Total and Permanent Disability Benefits?

Amount

If you are eligible for total and permanent disability benefits, the amount of your monthly benefit is the greater of (a) the sum of your benefit credits for all of your *Credited Seasons*, including, if applicable, the scheduled benefit credit for the *Plan Year* in which the disability occurs, or (b) a minimum benefit that depends on which of the following four categories applies to you: